

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Dianne P. Collins- Newbegin  
205 Pineland Drive  
North Augusta, South Carolina 29841.

SCDI File Number 110199.

**Consent Order Revoking  
Resident Insurance Agent's License**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Dianne Collins, a licensed South Carolina resident insurance agent.

According to a complaint from the South Carolina Farm Bureau Insurance Companies, it had been determined that on or about July 2, 1998, Mrs. Collins-Newbegin had been involved in a case of Fraud and Forgery in reference to a client's account.

This action constitutes a crime of moral turpitude in South Carolina. See State v. Johnson, 271 S.C. 485, 248 S.E.2d 313 (1978) (Forgery), and Daniel v. Hazel, 242 S.C. 443, 131 S.E.2d 260 (1963).

Mrs. Collins-Newbegin was informed of her statutory privilege and both parties agreed, rather than proceed forward with a formal public hearing, to submit the entire matter to me, along with their specific recommendations, for my summary decision based solely upon the record. That mutual recommendation was that Dianne Collins-Newbegin would voluntarily surrender her license for revocation.

Section 38-43-130 of the South Carolina Code provides, "The director or his designee may revoke or suspend an agent's license after ten days' notice or refuse to reissue a license when it appears that an agent has...willfully deceived or dealt unjustly with the citizens of this State."

In accordance with my findings of fact, I now conclude, as a matter of law, that Dianne Collins-Newbegin "could be found guilty of having willfully deceived and dealt unjustly with a citizen of this State", thereby violating S.C. Code Ann. § 38-43-130 (Supp. 2000). However, it is also a fact that her agent's qualifications expired in 2000 and that since the time when the alleged incident prompted the accusations by Farm Bureau that concerns us, she has not been active in the Insurance business, but bed-ridden, under medical disability, due to findings of mental illnesses (copies of doctors' statements/conclusions in our files).


\_\_\_\_\_ Dianne P. Collins- Newbegin

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10 *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(4) (Supp. 2000).

It is therefore ordered that the license of Dianne Collins-Newbegin to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked and that no license, issued through the State of South Carolina Department of Insurance is to be issued to Dianne Collins-Newbegin thereafter.

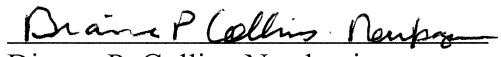
It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Dianne Collins-Newbegin is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This consent order becomes effective as of the date of my signature below.

  
Ernst N. Csiszar  
Director

October 16, 2002  
Columbia, South Carolina

I CONSENT:

  
Dianne P. Collins-Newbegin  
205 Pineland Drive  
North Augusta, South Carolina 29841.

Dated this 18 day of October, 2002.